

Payment Table for Personal Financing-i For Private Sector Variable Rate (non-promo non GCFT) FY2023

| Financing tenure | 2 | 3 | 4 | 5 | 6 | 7 |
|------------------------------|---------------|----------|----------|--------|--------|--------|
| Financing Amount (RM) | 24 | 36 | 48 | 60 | 72 | 84 |
| Annual Effective rate | 24.00% | | | | | |
| Equivalent Flat rate | 13.45% | 13.75% | 14.12% | 14.52% | 14.93% | 15.33% |
| 2,000 | 105.74 | 78.47 | 65.20 | 57.54 | 52.65 | 49.35 |
| 3,000 | 158.61 | 117.70 | 97.81 | 86.30 | 78.98 | 74.03 |
| 4,000 | 211.48 | 156.93 | 130.41 | 115.07 | 105.31 | 98.70 |
| 5,000 | 264.36 | 196.16 | 163.01 | 143.84 | 131.63 | 123.38 |
| 6,000 | 317.23 | 235.40 | 195.61 | 172.61 | 157.96 | 148.05 |
| 7,000 | 370.10 | 274.63 | 228.21 | 201.38 | 184.29 | 172.73 |
| 8,000 | 422.97 | 313.86 | 260.81 | 230.14 | 210.61 | 197.41 |
| 9,000 | 475.84 | 353.10 | 293.42 | 258.91 | 236.94 | 222.08 |
| 10,000 | 528.71 | 392.33 | 326.02 | 287.68 | 263.27 | 246.76 |
| 11,000 | 581.58 | 431.56 | 358.62 | 316.45 | 289.60 | 271.43 |
| 12,000 | 634.45 | 470.79 | 391.22 | 345.22 | 315.92 | 296.11 |
| 13,000 | 687.32 | 510.03 | 423.82 | 373.98 | 342.25 | 320.79 |
| 14,000 | 740.20 | 549.26 | 456.43 | 402.75 | 368.58 | 345.46 |
| 15,000 | 793.07 | 588.49 | 489.03 | 431.52 | 394.90 | 370.14 |
| Annual Effective rate | 22.25% | | | | | |
| Equivalent Flat rate | 12.40% | 12.65% | 12.97% | 13.31% | 13.66% | 14.01% |
| 16,000 | 832.03 | 613.12 | 506.27 | 444.18 | 404.40 | 377.29 |
| 17,000 | 884.03 | 651.44 | 537.91 | 471.94 | 429.67 | 400.87 |
| 18,000 | 936.03 | 689.76 | 569.56 | 499.70 | 454.95 | 424.45 |
| 19,000 | 988.03 | 728.08 | 601.20 | 527.46 | 480.22 | 448.03 |
| 20,000 | 1,040.03 | 766.40 | 632.84 | 555.22 | 505.49 | 471.61 |
| 21,000 | 1,092.04 | 804.72 | 664.48 | 582.99 | 530.77 | 495.19 |
| 22,000 | 1,144.04 | 843.04 | 696.12 | 610.75 | 556.04 | 518.77 |
| 23,000 | 1,196.04 | 881.36 | 727.77 | 638.51 | 581.32 | 542.35 |
| 24,000 | 1,248.04 | 919.68 | 759.41 | 666.27 | 606.59 | 565.93 |
| 25,000 | 1,300.04 | 958.00 | 791.05 | 694.03 | 631.87 | 589.51 |
| 26,000 | 1,352.04 | 996.32 | 822.69 | 721.79 | 657.14 | 613.09 |
| 27,000 | 1,404.05 | 1,034.64 | 854.33 | 749.55 | 682.42 | 636.68 |
| 28,000 | 1,456.05 | 1,072.96 | 885.97 | 777.31 | 707.69 | 660.26 |
| 29,000 | 1,508.05 | 1,111.28 | 917.62 | 805.08 | 732.97 | 683.84 |
| 30,000 | 1,560.05 | 1,149.60 | 949.26 | 832.84 | 758.24 | 707.42 |
| 31,000 | 1,612.05 | 1,187.92 | 980.90 | 860.60 | 783.52 | 731.00 |
| 32,000 | 1,664.05 | 1,226.24 | 1,012.54 | 888.36 | 808.79 | 754.58 |
| 33,000 | 1,716.06 | 1,264.56 | 1,044.18 | 916.12 | 834.07 | 778.16 |
| 34,000 | 1,768.06 | 1,302.88 | 1,075.83 | 943.88 | 859.34 | 801.74 |
| 35,000 | 1,820.06 | 1,341.20 | 1,107.47 | 971.64 | 884.62 | 825.32 |
| 36,000 | 1,872.06 | 1,379.52 | 1,139.11 | 999.40 | 909.89 | 848.90 |

| | | | | | | |
|------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 37,000 | 1,924.06 | 1,417.84 | 1,170.75 | 1,027.17 | 935.17 | 872.48 |
| 38,000 | 1,976.06 | 1,456.16 | 1,202.39 | 1,054.93 | 960.44 | 896.06 |
| 39,000 | 2,028.07 | 1,494.48 | 1,234.04 | 1,082.69 | 985.71 | 919.64 |
| 40,000 | 2,080.07 | 1,532.80 | 1,265.68 | 1,110.45 | 1,010.99 | 943.22 |
| 41,000 | 2,132.07 | 1,571.12 | 1,297.32 | 1,138.21 | 1,036.26 | 966.80 |
| 42,000 | 2,184.07 | 1,609.44 | 1,328.96 | 1,165.97 | 1,061.54 | 990.38 |
| 43,000 | 2,236.07 | 1,647.76 | 1,360.60 | 1,193.73 | 1,086.81 | 1,013.96 |
| 44,000 | 2,288.07 | 1,686.08 | 1,392.25 | 1,221.49 | 1,112.09 | 1,037.54 |
| 45,000 | 2,340.08 | 1,724.40 | 1,423.89 | 1,249.26 | 1,137.36 | 1,061.13 |
| 46,000 | 2,392.08 | 1,762.72 | 1,455.53 | 1,277.02 | 1,162.64 | 1,084.71 |
| 47,000 | 2,444.08 | 1,801.04 | 1,487.17 | 1,304.78 | 1,187.91 | 1,108.29 |
| 48,000 | 2,496.08 | 1,839.36 | 1,518.81 | 1,332.54 | 1,213.19 | 1,131.87 |
| 49,000 | 2,548.08 | 1,877.68 | 1,550.46 | 1,360.30 | 1,238.46 | 1,155.45 |
| 50,000 | 2,600.08 | 1,916.00 | 1,582.10 | 1,388.06 | 1,263.74 | 1,179.03 |
| Annual Effective rate | 19.25% | | | | | |
| Equivalent Flat rate | 10.64% | 10.81% | 11.04% | 11.29% | 11.56% | 11.82% |
| 51,000 | 2,577.04 | 1,875.91 | 1,531.64 | 1,329.99 | 1,199.52 | 1,109.60 |
| 52,000 | 2,627.57 | 1,912.69 | 1,561.67 | 1,356.07 | 1,223.04 | 1,131.35 |
| 53,000 | 2,678.10 | 1,949.47 | 1,591.71 | 1,382.15 | 1,246.56 | 1,153.11 |
| 54,000 | 2,728.63 | 1,986.26 | 1,621.74 | 1,408.23 | 1,270.08 | 1,174.87 |
| 55,000 | 2,779.16 | 2,023.04 | 1,651.77 | 1,434.31 | 1,293.60 | 1,196.63 |
| 56,000 | 2,829.69 | 2,059.82 | 1,681.80 | 1,460.39 | 1,317.12 | 1,218.38 |
| 57,000 | 2,880.22 | 2,096.60 | 1,711.84 | 1,486.46 | 1,340.64 | 1,240.14 |
| 58,000 | 2,930.75 | 2,133.39 | 1,741.87 | 1,512.54 | 1,364.16 | 1,261.90 |
| 59,000 | 2,981.28 | 2,170.17 | 1,771.90 | 1,538.62 | 1,387.68 | 1,283.65 |
| 60,000 | 3,031.81 | 2,206.95 | 1,801.93 | 1,564.70 | 1,411.20 | 1,305.41 |
| 61,000 | 3,082.34 | 2,243.74 | 1,831.96 | 1,590.78 | 1,434.72 | 1,327.17 |
| 62,000 | 3,132.87 | 2,280.52 | 1,862.00 | 1,616.85 | 1,458.24 | 1,348.92 |
| 63,000 | 3,183.40 | 2,317.30 | 1,892.03 | 1,642.93 | 1,481.77 | 1,370.68 |
| 64,000 | 3,233.93 | 2,354.08 | 1,922.06 | 1,669.01 | 1,505.29 | 1,392.44 |
| 65,000 | 3,284.46 | 2,390.87 | 1,952.09 | 1,695.09 | 1,528.81 | 1,414.19 |
| 66,000 | 3,334.99 | 2,427.65 | 1,982.13 | 1,721.17 | 1,552.33 | 1,435.95 |
| 67,000 | 3,385.52 | 2,464.43 | 2,012.16 | 1,747.25 | 1,575.85 | 1,457.71 |
| 68,000 | 3,436.05 | 2,501.21 | 2,042.19 | 1,773.32 | 1,599.37 | 1,479.46 |
| 69,000 | 3,486.58 | 2,538.00 | 2,072.22 | 1,799.40 | 1,622.89 | 1,501.22 |
| 70,000 | 3,537.11 | 2,574.78 | 2,102.25 | 1,825.48 | 1,646.41 | 1,522.98 |
| 71,000 | 3,587.64 | 2,611.56 | 2,132.29 | 1,851.56 | 1,669.93 | 1,544.73 |
| 72,000 | 3,638.17 | 2,648.34 | 2,162.32 | 1,877.64 | 1,693.45 | 1,566.49 |
| 73,000 | 3,688.70 | 2,685.13 | 2,192.35 | 1,903.72 | 1,716.97 | 1,588.25 |
| 74,000 | 3,739.23 | 2,721.91 | 2,222.38 | 1,929.79 | 1,740.49 | 1,610.00 |
| 75,000 | 3,789.76 | 2,758.69 | 2,252.42 | 1,955.87 | 1,764.01 | 1,631.76 |
| 76,000 | 3,840.29 | 2,795.47 | 2,282.45 | 1,981.95 | 1,787.53 | 1,653.52 |
| 77,000 | 3,890.82 | 2,832.26 | 2,312.48 | 2,008.03 | 1,811.05 | 1,675.28 |
| 78,000 | 3,941.35 | 2,869.04 | 2,342.51 | 2,034.11 | 1,834.57 | 1,697.03 |
| 79,000 | 3,991.88 | 2,905.82 | 2,372.54 | 2,060.19 | 1,858.09 | 1,718.79 |
| 80,000 | 4,042.41 | 2,942.60 | 2,402.58 | 2,086.26 | 1,881.61 | 1,740.55 |

| | | | | | | |
|------------------------------|---------------|--------------|--------------|--------------|--------------|--------------|
| 81,000 | 4,092.94 | 2,979.39 | 2,432.61 | 2,112.34 | 1,905.13 | 1,762.30 |
| 82,000 | 4,143.47 | 3,016.17 | 2,462.64 | 2,138.42 | 1,928.65 | 1,784.06 |
| 83,000 | 4,194.00 | 3,052.95 | 2,492.67 | 2,164.50 | 1,952.17 | 1,805.82 |
| 84,000 | 4,244.53 | 3,089.73 | 2,522.70 | 2,190.58 | 1,975.69 | 1,827.57 |
| 85,000 | 4,295.06 | 3,126.52 | 2,552.74 | 2,216.66 | 1,999.21 | 1,849.33 |
| 86,000 | 4,345.59 | 3,163.30 | 2,582.77 | 2,242.73 | 2,022.73 | 1,871.09 |
| 87,000 | 4,396.12 | 3,200.08 | 2,612.80 | 2,268.81 | 2,046.25 | 1,892.84 |
| 88,000 | 4,446.65 | 3,236.86 | 2,642.83 | 2,294.89 | 2,069.77 | 1,914.60 |
| 89,000 | 4,497.18 | 3,273.65 | 2,672.87 | 2,320.97 | 2,093.29 | 1,936.36 |
| 90,000 | 4,547.71 | 3,310.43 | 2,702.90 | 2,347.05 | 2,116.81 | 1,958.11 |
| 91,000 | 4,598.24 | 3,347.21 | 2,732.93 | 2,373.13 | 2,140.33 | 1,979.87 |
| 92,000 | 4,648.78 | 3,383.99 | 2,762.96 | 2,399.20 | 2,163.85 | 2,001.63 |
| 93,000 | 4,699.31 | 3,420.78 | 2,792.99 | 2,425.28 | 2,187.37 | 2,023.38 |
| 94,000 | 4,749.84 | 3,457.56 | 2,823.03 | 2,451.36 | 2,210.89 | 2,045.14 |
| 95,000 | 4,800.37 | 3,494.34 | 2,853.06 | 2,477.44 | 2,234.41 | 2,066.90 |
| 96,000 | 4,850.90 | 3,531.12 | 2,883.09 | 2,503.52 | 2,257.93 | 2,088.65 |
| 97,000 | 4,901.43 | 3,567.91 | 2,913.12 | 2,529.60 | 2,281.45 | 2,110.41 |
| 98,000 | 4,951.96 | 3,604.69 | 2,943.16 | 2,555.67 | 2,304.97 | 2,132.17 |
| 99,000 | 5,002.49 | 3,641.47 | 2,973.19 | 2,581.75 | 2,328.49 | 2,153.93 |
| Annual Effective rate | 16.25% | | | | | |
| Equivalent Flat rate | 8.90% | 9.00% | 9.16% | 9.34% | 9.53% | 9.72% |
| 100,000 | 4,908.26 | 3,528.06 | 2,846.85 | 2,445.11 | 2,182.97 | 2,000.47 |
| 101,000 | 4,957.35 | 3,563.34 | 2,875.32 | 2,469.56 | 2,204.80 | 2,020.48 |
| 102,000 | 5,006.43 | 3,598.62 | 2,903.79 | 2,494.01 | 2,226.63 | 2,040.48 |
| 103,000 | 5,055.51 | 3,633.90 | 2,932.25 | 2,518.46 | 2,248.46 | 2,060.49 |
| 104,000 | 5,104.60 | 3,669.18 | 2,960.72 | 2,542.91 | 2,270.29 | 2,080.49 |
| 105,000 | 5,153.68 | 3,704.46 | 2,989.19 | 2,567.36 | 2,292.12 | 2,100.49 |
| 106,000 | 5,202.76 | 3,739.74 | 3,017.66 | 2,591.82 | 2,313.95 | 2,120.50 |
| 107,000 | 5,251.84 | 3,775.02 | 3,046.13 | 2,616.27 | 2,335.78 | 2,140.50 |
| 108,000 | 5,300.93 | 3,810.30 | 3,074.60 | 2,640.72 | 2,357.61 | 2,160.51 |
| 109,000 | 5,350.01 | 3,845.58 | 3,103.06 | 2,665.17 | 2,379.44 | 2,180.51 |
| 110,000 | 5,399.09 | 3,880.86 | 3,131.53 | 2,689.62 | 2,401.27 | 2,200.52 |
| 111,000 | 5,448.17 | 3,916.14 | 3,160.00 | 2,714.07 | 2,423.10 | 2,220.52 |
| 112,000 | 5,497.26 | 3,951.43 | 3,188.47 | 2,738.52 | 2,444.93 | 2,240.53 |
| 113,000 | 5,546.34 | 3,986.71 | 3,216.94 | 2,762.97 | 2,466.76 | 2,260.53 |
| 114,000 | 5,595.42 | 4,021.99 | 3,245.41 | 2,787.42 | 2,488.59 | 2,280.54 |
| 115,000 | 5,644.50 | 4,057.27 | 3,273.88 | 2,811.88 | 2,510.42 | 2,300.54 |
| 116,000 | 5,693.59 | 4,092.55 | 3,302.34 | 2,836.33 | 2,532.25 | 2,320.55 |
| 117,000 | 5,742.67 | 4,127.83 | 3,330.81 | 2,860.78 | 2,554.08 | 2,340.55 |
| 118,000 | 5,791.75 | 4,163.11 | 3,359.28 | 2,885.23 | 2,575.91 | 2,360.56 |
| 119,000 | 5,840.83 | 4,198.39 | 3,387.75 | 2,909.68 | 2,597.74 | 2,380.56 |
| 120,000 | 5,889.92 | 4,233.67 | 3,416.22 | 2,934.13 | 2,619.57 | 2,400.57 |
| 121,000 | 5,939.00 | 4,268.95 | 3,444.69 | 2,958.58 | 2,641.40 | 2,420.57 |
| 122,000 | 5,988.08 | 4,304.23 | 3,473.15 | 2,983.03 | 2,663.23 | 2,440.58 |
| 123,000 | 6,037.17 | 4,339.51 | 3,501.62 | 3,007.48 | 2,685.06 | 2,460.58 |
| 124,000 | 6,086.25 | 4,374.79 | 3,530.09 | 3,031.94 | 2,706.88 | 2,480.58 |
| 125,000 | 6,135.33 | 4,410.07 | 3,558.56 | 3,056.39 | 2,728.71 | 2,500.59 |

| | | | | | | |
|---------|----------|----------|----------|----------|----------|----------|
| 126,000 | 6,184.41 | 4,445.35 | 3,587.03 | 3,080.84 | 2,750.54 | 2,520.59 |
| 127,000 | 6,233.50 | 4,480.63 | 3,615.50 | 3,105.29 | 2,772.37 | 2,540.60 |
| 128,000 | 6,282.58 | 4,515.91 | 3,643.97 | 3,129.74 | 2,794.20 | 2,560.60 |
| 129,000 | 6,331.66 | 4,551.20 | 3,672.43 | 3,154.19 | 2,816.03 | 2,580.61 |
| 130,000 | 6,380.74 | 4,586.48 | 3,700.90 | 3,178.64 | 2,837.86 | 2,600.61 |
| 131,000 | 6,429.83 | 4,621.76 | 3,729.37 | 3,203.09 | 2,859.69 | 2,620.62 |
| 132,000 | 6,478.91 | 4,657.04 | 3,757.84 | 3,227.54 | 2,881.52 | 2,640.62 |
| 133,000 | 6,527.99 | 4,692.32 | 3,786.31 | 3,251.99 | 2,903.35 | 2,660.63 |
| 134,000 | 6,577.07 | 4,727.60 | 3,814.78 | 3,276.45 | 2,925.18 | 2,680.63 |
| 135,000 | 6,626.16 | 4,762.88 | 3,843.25 | 3,300.90 | 2,947.01 | 2,700.64 |
| 136,000 | 6,675.24 | 4,798.16 | 3,871.71 | 3,325.35 | 2,968.84 | 2,720.64 |
| 137,000 | 6,724.32 | 4,833.44 | 3,900.18 | 3,349.80 | 2,990.67 | 2,740.65 |
| 138,000 | 6,773.41 | 4,868.72 | 3,928.65 | 3,374.25 | 3,012.50 | 2,760.65 |
| 139,000 | 6,822.49 | 4,904.00 | 3,957.12 | 3,398.70 | 3,034.33 | 2,780.66 |
| 140,000 | 6,871.57 | 4,939.28 | 3,985.59 | 3,423.15 | 3,056.16 | 2,800.66 |
| 141,000 | 6,920.65 | 4,974.56 | 4,014.06 | 3,447.60 | 3,077.99 | 2,820.66 |
| 142,000 | 6,969.74 | 5,009.84 | 4,042.52 | 3,472.05 | 3,099.82 | 2,840.67 |
| 143,000 | 7,018.82 | 5,045.12 | 4,070.99 | 3,496.51 | 3,121.65 | 2,860.67 |
| 144,000 | 7,067.90 | 5,080.40 | 4,099.46 | 3,520.96 | 3,143.48 | 2,880.68 |
| 145,000 | 7,116.98 | 5,115.68 | 4,127.93 | 3,545.41 | 3,165.31 | 2,900.68 |
| 146,000 | 7,166.07 | 5,150.97 | 4,156.40 | 3,569.86 | 3,187.14 | 2,920.69 |
| 147,000 | 7,215.15 | 5,186.25 | 4,184.87 | 3,594.31 | 3,208.97 | 2,940.69 |
| 148,000 | 7,264.23 | 5,221.53 | 4,213.34 | 3,618.76 | 3,230.80 | 2,960.70 |
| 149,000 | 7,313.31 | 5,256.81 | 4,241.80 | 3,643.21 | 3,252.63 | 2,980.70 |
| 150,000 | 7,362.40 | 5,292.09 | 4,270.27 | 3,667.66 | 3,274.46 | 3,000.71 |

Note:

1. The amount shown is based on board rate, for application approved **without** Group Credit Family Takaful (GCFT).
2. This financing is based on reducing balance, daily rest method
3. Approved rate is final, subject to credit underwriting
4. Current standard base rate is 3.00%

| Range | Spread |
|-----------------|----------------|
| RM2K - RM15K | 2.75% + 21.25% |
| RM16K - RM50K | SBR + 19.25% |
| RM51K - RM99K | SBR + 16.25% |
| RM100K - RM150K | SBR + 13.25% |

5. This payment table is for reference only

updated as at 8/5/2023_SPFP01B